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DECLARATION

OF

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COVENANTS, CONDITIONS AND RESTRICTIONS
FOR CONCORD BRIDGE, SECTION EIGHT

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STATE OF TEXAS §
COUNTY OF HARRIS §

This Declaration made on the date hereinafter set forth by AMERICAN GENERAL REALTY INVESTMENT CORPORATION, a Texas corporation (hereinafter referred to as "Declarant").

W I T N E S S E T H:

WHEREAS, Declarant is the owner of certain property (the "Section 8 Property") in Harris County, Texas described as follows:

Concord Bridge, Section Eight, a subdivision containing 10.0341 acres of land out of the W.C.R.R. Survey, Abstract 921 and the Michael McCormick Survey, Abstract 533 Harris County, Texas consisting of thirty-seven (37) lots and one (1) reserve tract in three (3) blocks according to the plat thereof recorded under Film Code No. 353130 of the Map records of Harris County, Texas.

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WHEREAS, it is the desire of the Declarant to place certain restrictions, covenants, conditions, stipulations and reservations upon and against the Section 8 Property in order to establish a uniform plan for the development, improvement and sale of the Section 8 Property, and to insure the preservation of such uniform plan for the benefit of both the present and future owners thereof.

NOW, THEREFORE, Declarant hereby adopts, establishes and imposes upon the Section 8 Property and declares the following reservations, easements, restrictions, covenants and conditions applicable thereto, all of which are for the purposes of enhancing and protecting the value, desirability and attractiveness of the

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land, which reservations shall run with the land and shall be binding upon all parties having or acquiring any right, title or interest therein, or any part thereof, and shall inure to the benefit of each owner thereof.

ARTICLE I

DEFINITIONS

1.1 "Association" shall mean and refer to CONCORD BRIDGE HOMEOWNERS' ASSOCIATION, a Texas non-profit corporation, its successors and assigns.

1.2 "Owner" shall mean and refer to the record owner whether one or more persons or entities, of a fee simple title to any property which is a part of the Properties, including contract sellers, but excluding those having such interest merely as security for the performance of an obligation.

1.3 "Properties" shall mean and refer to the property within the jurisdiction of and subject to assessment by the Association, including among other property the Section 8 Property, and such additions thereto as may hereafter be brought within the jurisdiction of the Association.

1.4 "Common Area" shall mean all real property owned by the Association for the common use and enjoyment of the Owners, together with the improvements thereon.

1.5 "Lot" shall mean and refer to any of the numbered lots shown on the plat or plats of the Section 8 Property, upon which it is intended that a single family residence be constructed,

excluding all reserve tracts, but including lots created by the platting or replatting of a reserve tract.

1.6 "Declarant" shall mean and refer to AMERICAN GENERAL REALTY INVESTMENT CORPORATION, a Texas corporation, its successors and assigns.

ARTICLE II

RESERVATIONS, EXCEPTIONS AND DEDUCTIONS

2.1 Recorded Subdivision Map of Section 8 Property. The recorded subdivision map of the Section 8 Property dedicates for use as such, subject to the limitations as set forth therein, the streets and easements shown thereon, and such recorded subdivision map of the Section 8 Property further establishes certain restrictions applicable to the Section 8 Property including, without limitation, certain minimum set-back lines. All dedications, limitations, restrictions and reservations shown on the recorded map of the Section 8 Property and any replats thereof are incorporated herein and made a part hereof as if fully set forth herein, and shall be construed as being adopted in each contract, deed or conveyance executed or to be executed by or on behalf of the Declarant, conveying said property or any part thereof, whether specifically referred to therein or not.

2.2 Easements. Declarant reserves for the public use the easements and rights-of-way as shown on the recorded subdivision map of the Section 8 Property for the purpose of constructing, maintaining and repairing a system or systems of electric lighting, electric power, cable television, telephone and telegraph lines,

gas, sewers, or any utility Declarant sees fit to install in, across and/or under the Section 8 Property. Declarant reserves the right to make changes in and additions to the above easements for the purpose of most efficiently and economically installing the improvements. Neither Declarant nor any utility company using the easements herein referred to shall be liable for any damages done by them or their assigns, their agents, employees, or servants, to fences, shrubbery, trees or flowers, or any other property of the Owner on the land covered by said easements. Declarant reserves the right to hereafter enter into a franchise or similar type agreement with one or more cable television companies and Declarant shall have the right and power in such agreement or agreements to grant to such cable television company or companies the uninterrupted right to install and maintain communications cable and related ancillary equipment and appurtenances within the utility easements or rights-of-way reserved and dedicated herein and in the plat referenced above.

2.3 Title Subject to Easements. It is expressly agreed and understood that the title conveyed by Declarant to any of the Section 8 Property by contract, deed or other conveyance shall be subject to any easement affecting same for roadways or drainage, water, gas, sewers, electric lighting, electric power, cable television, telephone or telegraph purposes. The Owners of the respective Lots shall not be deemed to separately own pipes, wires, conduits or other service lines running through their property which are utilized for or service other Lots, but each Owner shall

have an easement in and to the aforesaid facilities as shall be necessary for the use, maintenance and enjoyment of his Lot.

ARTICLE III

RESTRICTIONS ON LOTS

3.1 Single Family Residential Construction. No building shall be erected, altered, or permitted to remain on any Lot other than one detached single family dwelling used for residential purposes only, and not to exceed two (2) stories in height. Each such dwelling shall have an attached or detached garage for no less than two (2) cars unless otherwise approved, in writing, by the Architectural Control Committee (hereinafter defined). As used herein, the term "residential purpose" shall be construed to prohibit mobile homes or trailers being placed on the Lots, or the use of said Lots for garage apartments, or apartment houses; and no Lot shall be used for business or professional purposes of any kind, nor for any commercial or manufacturing purposes. No building of any kind, with the exception of lawn storage or children's playhouses, shall ever be moved onto any Lot, except as provided in Section 3.8. No carports of any kind shall be built, placed, or constructed on any Lot. No garage shall ever be changed, altered or otherwise converted for any purpose inconsistent with the garaging of automobiles. All Owners, their families, tenants and contract purchasers shall, to the greatest extent practicable, utilize such garages for the garaging of vehicles belonging to them. In addition to the foregoing,

- (a) no residence on a Lot shall have less than 51% brick, or equivalent masonry construction, on its first floor exterior wall area, except that detached garages may have wood siding of a type and design approved by the Architectural Control Committee or its designated representative.
- (b) the roof of each residence shall be constructed or covered with (1) wood shingles or (2) asphalt composition type shingles of 235# or heavier weight or 225# fiberglass composition of a color approved by the Architectural Control Committee, or its designated representative. Any other type roofing material shall be permitted only at the sole discretion of the Architectural Control Committee or its designated representative, upon written request.
- (c) no window or wall type air conditioners shall be permitted to be used, erected, placed, or maintained on or in any building or in any part of the Lots, except in temporary buildings approved by the Architectural Control Committee or its assignee.
- (d) each kitchen in each residence or living quarters situated on any Lot shall be equipped with a garbage disposal unit, which garbage disposal unit shall, at all times, be kept in a serviceable condition.
- (e) each residence on any Lot shall have (upon completion of the dwelling) a minimum of one (1) live oak tree planted in front of the residence. The tree shall be a minimum of eight feet (8) in height and have a caliper of not less than one and one-half inches (1-1/2").

3.2 Minimum Square Footage Within Improvements. The Lots are restricted to a single family dwelling with a minimum of One Thousand One Hundred (1,100) square feet of livable area, exclusive of open porches and garages.

3.3 Sidewalks. A concrete sidewalk four (4) feet wide shall be constructed parallel to the curb two (2) feet from and "outside" the property line along the entire fronts of all Lots. In addition thereto, four (4) foot wide sidewalks shall be constructed parallel to the curb two (2) feet from and "outside" the property line along

the entire side of all corner Lots, and the plans for each residential building on each of said Lots shall include plans and specifications for such sidewalk and same shall be constructed and completed before the main residence is occupied.

3.4 Location of the Improvements Upon the Lot. No building shall be located on any Lot nearer to the front line or nearer to the street side line than the minimum building setback line shown on the recorded plats or replats; however, in no instance shall a building be located nearer to the front property line than twenty (20) feet unless approved in writing by the Architectural Control Committee. The main residential structure shall be located no less than the (10) feet from the rear property line. No part of a house or garage shall be located nearer than five (5) feet to an interior side Lot line or nearer than ten (10) feet to any exterior side Lot line on a corner Lot; provided, however, notwithstanding the foregoing, a detached garage may be located no nearer than three (3) feet to the side Lot line. For the purposes of this covenant, eaves, steps and unroofed terraces shall not be considered as part of a building provided, however, that this shall not be construed to permit any portion of the improvements on a Lot to encroach upon another Lot. Unless otherwise approved in writing by the Architectural Control Committee, each main residence building shall face the front building line.

3.5 Composite Building Site. Subject to the approval of the Architectural Control Committee, any Owner of one or more adjoining Lots or portions thereof may consolidate or redivide such Lots or portions into one or more building sites with the privilege of

placing or constructing improvements on such resulting sites, in which case the front footage at the building setback lines shall be measured from the resulting side property lines rather than from the Lot lines as indicated on the recorded plat. Any such resulting building site must have a frontage at the building setback line of not less than fifty-five (55) feet.

3.6 Prohibition of Offensive Activities. No activity, whether for profit or not, shall be carried on any Lot which is not related to single family residential purposes. No noxious or offensive activity of any sort shall be permitted nor shall anything be done on any Lot which may be or become an annoyance or a nuisance to the neighborhood. This restriction is waived in regard to the normal sales activities required to sell homes in the subdivision and the lighting effects utilized to display the model homes.

3.7 Use and Occupancy. Each Lot (including land and improvements) shall be used and occupied for single-family residential purposes only. No Owner or other occupant shall use or occupy his Lot, or permit the same or any part thereof to be used or occupied, for any purpose other than a private single-family residence for the Owner or his tenant and their families. As used herein, the term "single-family residential purposes" shall be deemed to prohibit specifically, but without limitation, the use of Lots for any business, commercial, trade or professional purpose either apart from or in connection with the use thereof as a private residence, whether for profit or not.

3.8 Use of Temporary Structures. No structure of a temporary character, whether trailer, basement, tent, shack, garage, barn or other outbuilding shall be maintained or used on any Lot at any time as a residence, or for any other purpose, with the exception of lawn storage or children's playhouses which are constructed with the prior express written consent of the Architectural Control Committee, provided, however, that Declarant reserves the exclusive right to erect, place and maintain such facilities in or upon any portions of the Lots as it in its sole discretion may be necessary or convenient while selling lots, selling or constructing residences and constructing other improvements within the Section 8 Property. Such facilities may include, but not necessarily be limited to, sales and construction offices, storage areas, model units, signs, and portable toilet facilities.

3.9 Storage of Automobiles, Boats, Trailers and Other Vehicles. No motor vehicle may be parked or stored on any part of any Lot, easement, right-of-way, or Common Area unless such vehicle is concealed from public view inside a garage or other approved enclosure, except passenger automobiles, passenger vans, or pick-up trucks that: are in operating condition; have current license plates and inspection stickers; are in daily use as motor vehicles on the streets and highways of the State of Texas; and which do not exceed six feet six inches in height, or seven feet six inches in width or twenty-one feet in length. No non-motorized vehicle, trailer, boat, marine craft, hovercraft, aircraft, machinery or equipment of any kind may be parked or stored, on any part of any

Lot, easement, right-of-way, or Common Area unless such object is concealed from public view inside a garage or other approved enclosure. No repair work, dismantling, or assembling of motor vehicles or other machinery or equipment shall be done or permitted on any street, driveway, or any portion of the Lots. No motor bikes, motorcycles, motor scooters, "Go Carts", or other similar vehicles shall be permitted to be operated in the Section 8 Property, if, in the sole judgment of the Board of Directors of the Association, such operation, by reason of noise or fumes emitted, or by reason of manner of use, shall constitute a nuisance or jeopardize the safety of the owners, their tenants, and their families. The Board of Directors of the Association may adopt rules for the regulation of the admission and parking of vehicles within the Common Area, including the assessment of charges to Owners who violate, or whose invitees violate, such rules. If a complaint is received about a violation of any part of this section, the Architectural Control Committee will be the final authority on the matter. This restriction shall not apply to any vehicle, machinery, or maintenance equipment temporarily parked and in use for the construction, repair or maintenance of subdivision facilities or of a house or houses in the immediate vicinity.

3.10 Mineral Operations. No derrick or other structure designed for the use in boring for oil or natural gas or other minerals shall be erected, maintained or permitted upon any Lot, nor shall any tanks be permitted upon any Lot.

3.11 Animal Husbandry. No animals, livestock or poultry of any kind shall be raised, bred or kept on any Lot except that dogs, cats or other common household pets may be kept provided that they are not kept, bred or maintained for commercial purposes. No more than two of each type of pet will be permitted on each Lot. If common household pets are kept, such pets must be restrained and confined on the Owner's back Lot inside a fenced area or within the designated property lines of the Lot. It is the pet owner's responsibility to keep the Lot clean and free of pet debris. Pets must be on leash when away from the Lot.

3.12 Walls, Fences, and Hedges. No wall or fence of any size shall be erected nearer to the front Lot line than the walls of the dwelling existing on such Lot. No hedge in excess of three (3) feet in height shall be maintained nearer to the front Lot line than the walls of the dwelling existing on such Lot. No side or rear fence, wall, or hedge shall be more than eight (8) feet high. All fences and walls shall be constructed of cedar or other materials approved by the Architectural Control Committee. No chain link fence of any type will be permitted on any Lot.

3.13 Visual Obstruction at the Intersections of Public Streets. No object or thing which obstructs sight lines at elevations between two (2) feet and eight (8) feet above the roadways within the triangular area formed by the intersecting street property lines and a line connecting them at points ten (10) feet from the intersection of the street property lines or extension thereof shall be placed, planted or permitted to remain on any corner Lots.

3.14 Lot Maintenance. The Owners or occupants of all Lots shall at all times keep all weeds and grass thereof cut in a sanitary, healthful and attractive manner and shall in no event use any Lot for storage of materials and equipment except for normal residential requirements which materials and equipment shall be stored as not to be visible from any street, or incident to construction of improvements thereon as herein permitted. The drying of clothes in public view is prohibited. The Owner or occupants of any Lot desiring to dry clothes outside shall construct and maintain a fenced drying yard or other suitable enclosure to screen drying clothes from public view. Similarly, all yard equipment, wood piles, or storage piles shall be kept screened by a fenced service yard or other similar facilities so as to conceal them from view of neighboring Lots, streets or other property. No Lot shall be used or maintained as a dumping ground for trash, nor will the accumulation of garage, trash, or rubbish of any kind thereon be permitted. Burning of trash, garbage, leaves, grass or anything else will not be permitted on the Lots. Trash, garbage, or other waste materials shall be kept in sanitary containers constructed of metal, plastic or masonry materials with sanitary covers or lids. Equipment for the storage or disposal of waste materials used in the construction of improvements erected upon any Lot may be placed upon such Lot at the time construction is commenced and may be maintained thereon for a reasonable time, so long as the construction progresses without undue delay, until

the completion of the improvements, after which these materials shall either be removed from the Lot or stored in a suitable enclosure on the Lot. In the event of default on the part of the owner or occupant of any Lot in observing any of the above requirements, such default continuing after ten (10) days written notice thereof, Declarant or its assigns may, without liability to the Owner or occupant in trespass or otherwise, enter upon said Lot and cause to be cut such weeds, and grass, and remove or cause to be removed such garbage, trash and rubbish, or do any other thing necessary to secure compliance with these restrictions so as to place said Lot in a neat, attractive, healthful, and sanitary condition, and may charge the owner or occupant of such Lot for the cost of the work. Further, Declarant or its assignee reserves the right to contract or arrange for regular garbage pickup service for the Owners of the Lots. The Owner or occupant of each Lot, as the case may be, agrees by the purchase or occupancy of the property to pay for such work or service immediately upon receipt of a statement therefor. In the event of the failure to pay such statement, the amount thereof may be added to the annual maintenance charge assessed against such Lot and become a charge thereon in the same manner as the regular annual maintenance charge provided for herein.

3.15 Signs, Advertisements, Billboard. No signs, billboards, posters, or advertising devices of any character shall be erected on any Lot except one sign of not more than five (5) square feet,

advertising the property for sale or rent or signs used by a builder to advertise the property for sale during the construction and sales period. Declarant shall have the right to remove any non-conforming sign, advertisement or billboard or structure which is placed on a Lot and in so doing shall not be subject to any liability or damages for trespass, tort or otherwise in connection therewith arising from such removal. The right is reserved for builders, provided consent is obtained from the Declarant or its assignee, to construct and maintain signs, billboards, or advertising devices for the purpose of advertising for sale residences constructed by the builders and not previously sold by such builder.

3.16 Antennas. No electronic or mechanical antenna or similar devices other than one antenna for receiving normal television signals through airwaves or one antenna for receiving normal satellite signals through airwaves, shall be erected, constructed, placed or permitted to remain on any Lot, house, garage or building unless the requirements hereinafter set forth in this Section are strictly complied with. A television antenna for receiving signals through airwaves may be attached to the main residential house, only; provided, however, that said television antenna shall only be attached to the rear of the main residential dwelling, and shall not extend above the roof ridge line of the main residential structure closest to said antenna. Further, said television antenna shall not be visible from any street or other right-of-way in the

subdivision. In all cases, said television antenna shall never be erected or permitted to remain as a freestanding structure. One antenna for receiving normal satellite transmissions or signals through airwaves (a "satellite dish"), per Lot, is permitted so long as all of the following requirements are strictly complied with:

- (a) No satellite dish shall exceed 10 feet in diameter nor shall any satellite dish, including its base or anchoring structure, exceed 12 feet in height measuring from the grade level of the Lot.
- (b) Said satellite dish shall be one solid color only, either white or black or shades of either brown, grey or tan.
- (c) Said satellite dish shall not be visible from the street or right-of-way fronting any Lot.
- (d) No satellite dish shall ever be constructed or placed or permitted to remain on any utility easement or other easement or right-of-way located on any Lot or Common Area.
- (e) Said satellite dish must be securely mounted to a base, so as to be able to withstand the effects of high winds or other extraordinary weather conditions.
- (f) No advertising slogans, logos, banners, signs or any other printing or illustrations whatsoever shall ever be permitted upon or be attached to any satellite dish.
- (g) No satellite dish shall ever be used for the transmission of any signal whatsoever, and said satellite dish shall be for the purpose of receiving only normal satellite signals through airwaves for television viewing purposes only. No satellite dish shall be permitted to cause any distortion of interference whatsoever with respect to any other electronic device in the subdivision.
- (h) No satellite dish shall be placed, erected or permitted to remain on any Lot in the subdivision without the prior written approval of the Architectural Control Committee, and, further, unless and until it is demonstrated that the placement of such satellite dish will strictly comply

with the requirements of this section. The procedures for obtaining Architectural Control Committee approval shall be the same as those set forth in Article IV hereof.

- (i) In all cases, each lot may contain either a permitted television antenna or a permitted satellite dish, but not both.

3.17 Noise. Outside construction work or noisy interior construction work shall be permitted on the Lots only after 7:00 a.m. and before 9:00 p.m.

3.18 Underground Electric Service. An underground electric distribution system will be installed in the Concord Bridge Section 8 subdivision, designated herein as Underground Residential Subdivision, which underground service area embraces all the Lots which are platted in the subdivision at the execution of the agreement between Houston Lighting and Power Company and Declarant. The Owner of each Lot containing a single dwelling unit shall, at his own cost, furnish, install, own and maintain (all in accordance with the requirements of local governing authorities and the National Electrical Code) the underground service cable and appurtenances from the point of the electric company's metering at the structure to the point of attachment to be made available by the electric company at a point designated by electric company at the property line of each Lot. The electric company furnishing service shall make the necessary connections at said point of attachment and at the meter. Declarant has, either by designation on the plat of the subdivision or by separate instrument, granted necessary easements to the electric company providing for the

installation, maintenance, and operation of its electric distribution system and has also granted to the various homeowners reciprocal easements providing for the access to the area occupied by and centered on the service wires of the various homeowners to permit installation, repair and maintenance of each homeowner's owned and installed service wires. In addition, the Owner of each Lot containing a single dwelling unit shall, at his own cost, furnish, install, own, and maintain a meter loop (in accordance with the then current standards and specifications of the electric company furnishing service) for the location and installation of the meter of such electric company for each dwelling unit involved. For so long as underground service is maintained in the Underground Residential Subdivision, the electric service to each dwelling unit therein shall be underground, uniform in character, and exclusively of the type known as single phase, 240/120 volt, three wire, 60 cycle, alternating current.

3.19 Deviations in Restrictions. The Declarant, at its sole discretion, is hereby permitted to approve deviations in the restrictions set forth herein in instances where, in its sole judgment, such deviation will result in a more common beneficial use. Such approvals must be granted in writing.

3.20 No Liability. Declarant or the Association, as well as their agents, employees and architects, shall not be liable to any Owner or any other party for any loss, claim or demand asserted on account of their administration of these restrictions and the

performance of their duties hereunder, or any failure or defect in such administration and performance. These restrictions can be altered or amended only as provided herein and no person is authorized to grant exceptions or make representations contrary to these restrictions. No approval of plans and specifications and no publication of minimum construction standards shall ever be construed as representing or implying that such plans, specifications or standards will, if followed, result in a properly designed residence. Such approvals and standards shall in no event be construed as representing or guaranteeing that any residence will be built in a good, workmanlike manner. The acceptance of a deed to a residential Lot in the subdivision shall be deemed a covenant and agreement on the part of the grantee, and the grantee's heirs, successors and assigns, that Declarant and the Association, as well as their agents, employees and architects, shall not have any liability under these restrictions except for willful misdeeds.

3.21 Interpretation. If this Declaration or any word, clause, sentence, paragraph or other part thereof shall be susceptible of one or more conflicting interpretations, the interpretation which is most nearly in accord with the general purposes and objectives of this Declaration shall govern.

ARTICLE IV

ARCHITECTURAL CONTROL COMMITTEE

4.1 Approval of Building Plans. No building shall be erected, placed, or altered on any Lot until the construction plans and specifications and a plot plan showing the location of the structure, have been approved in writing as to harmony of exterior design and color with existing structures, as to location with respect to topography and finished ground elevation, and as to compliance with minimum construction standards by the Architectural Control Committee. A copy of the construction plans and specifications and a plot plan, together with such information as may be deemed pertinent, shall be submitted to the Architectural Control Committee, or its designated representative prior to the commencement of construction. The Architectural Control Committee may require the submission of such plans, specifications, and plot plans, together with such other documents as it deems appropriate, in such form and detail as it may elect at its entire discretion. In the event the Architectural Control Committee fails to approve or disapprove such plans and specifications within thirty (30) days after the receipt of the required documents, approval will not be required and compliance with the requirements of this Section will be assumed. The Architectural Control Committee shall have full and complete authority to approve construction of any improvement on any Lot, and its judgment shall be final and conclusive.

4.2 Architectural Control Committee. The Architectural Control Committee shall be Declarant, and it may designate a

representative or representatives to act on its behalf. Until such time as there has been built and constructed on each and every Lot in the Section 8 Property a residential dwelling and related improvements, as herein provided, or at such earlier time as Declarant may elect, Declarant shall continue to serve and act as the Architectural Control Committee. At such time as a residential dwelling and related improvements have been so built and constructed, the duties and responsibilities of the Architectural Control Committee shall be fulfilled and its powers exercised by the Board of Directors of the Association.

4.3. Minimum Construction Standards. The Architectural Control Committee may from time to time promulgate an outline of minimum acceptable construction standards; provided, however, that such outline will serve as a minimum guideline and such Architectural Control Committee shall not be bound thereby.

ARTICLE V

CONCORD BRIDGE HOMEOWNERS' ASSOCIATION

5.1 Membership. Every owner of a Lot which is subject to assessment shall be a member of the Association. Membership shall be appurtenant to and may not be separated from ownership of any Lot which is subject to assessment. The foregoing is not intended to include persons or entities who hold an interest merely as security for the performance of an obligation. No owner shall have more than one membership.

5.2 Voting. The Association shall have one class of voting membership. All Lot Owners, including the Declarant, shall be members of the Association and shall be entitled to one (1) vote for each Lot owned. When more than one person holds an interest in any Lot, all such persons shall be members. The vote for such Lot shall be exercised as they among themselves determine, but in no event shall more than one vote be cast with respect to any Lot.

5.3 Non-Profit Corporation. CONCORD BRIDGE HOMEOWNERS' ASSOCIATION, a non-profit corporation, has been organized; and it shall be governed by the Articles of Incorporation of said Association; and all duties, obligations, benefits, liens and rights hereunder in favor of the Association shall vest in said corporation.

5.4 Bylaws. The Association may make whatever rules or bylaws it may choose to govern the organization, provided, however, that same are not in conflict with the terms and provisions hereof.

5.5 Inspection of Records. The members of the Association shall have the right to inspect the books and records of the Association at reasonable times during normal business hours.

ARTICLE VI

PROPERTY RIGHTS

6.1 Owner's Easement of Enjoyment. Every Owner shall have a right and easement of enjoyment in and to the Common Area, if any, which shall be appurtenant to and shall pass with the title to every Lot subject to the following provisions:

- (a) The right of the Association to charge reasonable admission and other fees for the use of any recreational facility situated upon the Common Area.
- (b) The right of the Association to suspend the voting rights and right to use the recreation facility by an Owner; to suspend any other service provided by the Association for any Owner for any period during which any assessment against his Lot remains unpaid; and for a period not to exceed sixty (60) days for each infraction of its published rules and regulations.
- (c) The right of the Association to dedicate or transfer all or any part of the Common Area, if any, to any public agency, authority or utility for such purposes and subject to such conditions as may be agreed to by the members. No such dedication or transfer shall be effective unless an instrument signed by two-thirds (2/3s) of the members agreeing to such dedication or transfer has been recorded.
- (d) The right of the Association to collect and disburse those funds as set forth in Article VII hereof.

6.2 Delegation of Use. Any Owner may delegate in accordance with the by-laws the Owner's right of enjoyment to the Common Area and facilities, if any, to the members of the owner's family, tenants or contract purchasers who reside on the property.

ARTICLE VII

MAINTENANCE ASSESSMENTS

7.1 Creation of the Lien and Personal Obligation of Assessments. The Declarant, for each Lot owned within the Section 8 Property hereby covenants, and each Owner of any Lot by acceptance of a deed therefor, whether or not it shall be so expressed in such deed, is deemed to covenant and agree to pay to the Association:

- (1) annual assessments or charges, and
- (2) special assessments for capital improvements,

such assessments to be established and collected as hereinafter provided. The annual and special assessments, together with interest, costs, and reasonable attorney's fees, shall be a charge on the land and shall be a continuing lien upon the property (which lien shall be deemed granted by each Owner upon acceptance of the deed to the Lot) against which each such assessment is made. Each such assessment, together with interest, costs and reasonable attorney's fees, shall also be the personal obligation of the person who was the owner of such property at the time when the assessment fell due. The personal obligation for delinquent assessments shall not pass to his successor in title unless expressly assumed by them.

7.2 Purpose of Assessments. The assessments levied by the Association shall be used exclusively to promote the recreation, health, safety, and welfare of the residents in the Properties and for the improvement and maintenance of any Common Area. The responsibilities of the Association shall include, but not be limited to, the maintenance and repair of the walkways, steps, entry gates or fountain areas, if any; constructing and maintaining parkways, rights-of-ways, easements, esplanades, Common Area, and other public areas; construction and operation of all street lights; purchase and/or operating expenses of recreation areas, if any; payment of all legal and other expenses incurred in connection

with enforcement of all recorded charges and assessments, covenants, restrictions, and conditions affecting the Properties to which the maintenance fund applies; payment of all reasonable and necessary expenses in connection with the collection and administration of the maintenance charge and assessment; employing policemen and watchmen, if desired; caring for vacant Lots and doing other things or things necessary or desirable in the opinion of the Association to keep the Lots in the subdivision neat and in good order, or which is considered of general benefit to the Owners or occupants of the Lots. It is understood that the judgment of the Association in the expenditure of said funds shall be final and conclusive so long as such judgment is exercised in good faith.

7.3 Rate of Assessment. All Lots in the Section 8 Property, shall commence to bear their applicable maintenance fund assessment simultaneously, and Lots owned by Declarant are not exempt from assessment. The annual assessments provided for herein shall commence at such time as the Directors of the Association determine that the Lots are completed and ready to commence construction (that is, when the Lots have been substantially finished, graded and substantially all utilities have been installed). Lots which are occupied by residents shall be subject to the annual assessment determined by the Board of Directors (according to Paragraph 7.4). Lots which are not occupied by a resident and which are owned by the Declarant, a builder, or a building company shall be assessed at the rate of one-half (1/2) of the annual assessment above. The rate of assessment for any individual Lot, within a calendar year,

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can change as the character of ownership and the status of occupancy by a resident changes. The applicable assessment of such a Lot shall be prorated according to the rate required of each type ownership.

7.4 Maximum Annual Assessment. Until January 1, 1993, the maximum annual assessment per Lot shall be \$500.00.

- (a) From and after January 1, 1993, the maximum annual assessment may be increased each year not more than 10% above the maximum assessment for the previous year without a vote of the membership.
- (b) From and after January 1, 1993, the maximum annual assessment may be increased above 10% by a vote of two-thirds (2/3s) of the members who are voting in person or by proxy, at a meeting duly called for this purpose.
- (c) The Board of Directors may fix the annual assessment at an amount not in excess of the maximum, and shall fix the amount of the annual assessment against each Lot at least thirty (30) days in advance of the annual assessment period, which shall begin on the first day of January of each year. Written notice of the annual assessment shall be sent to every Owner subject thereto. The due dates shall be established by the Board of Directors.

7.5 Special Assessments for Capital Improvements. In addition to the annual assessments authorized above, the Board of directors may levy, in any assessment year, a special assessment applicable to that year for the purpose of defraying, in whole or in part, the cost of any construction, reconstruction, repair or replacement of a capital improvement upon the Common Area, including fixtures and personal property related thereto, provided that any such assessment shall have the assent of two thirds (2/3) of the votes of the members who are voting in person or by proxy at a meeting duly called for this purpose.

7.6 Notice and Quorum for Any Action Authorized Under Sections 7.4 and 7.5. Written notice of any meeting called for the

purpose of taking any action authorized under Sections 7.4 or 7.5 shall be sent to all members not less than 30 days nor more than 60 days in advance of the meeting. At the first such meeting called, the presence of members or of proxies entitled to cast sixty percent (60%) of all the votes of the membership shall constitute a quorum. If the required quorum is not present, another meeting may be called subject to the same notice requirement, and the required quorum at the subsequent meeting shall be one-half (1/2) of the required quorum at the preceding meeting. No such subsequent meeting shall be held more than (60) days following the preceding meeting.

7.7 Effect of Non-Payment of Assessments. Any assessment not paid within thirty (30) days after the due date shall bear interest from the due date at the rate of ten (10) percent per annum. The Association may bring an action at law against the Owner personally obligated to pay the same, or foreclose the lien against the property. No Owner may waive or otherwise escape liability for the assessments provided herein by non-use of the Common Area or abandonment of his Lot.

7.8 Subordination of the Lien to Mortgages. The lien of the assessments provided for herein shall be subordinate to the lien of any first mortgage existing at any time upon the particular Lot involved. Sale or transfer of any Lot shall not affect the assessment lien. However, the sale or transfer of any Lot pursuant to mortgage foreclosure (whether by exercise of power of sale or otherwise) or any proceeding in lieu thereof, shall extinguish the

lien of such assessments as to payment which become due prior to such sale or transfer. No sale or transfer shall relieve such Lot from liability for any assessments thereafter becoming due or from the lien thereof, but such lien shall exist as, and constitute, a separate and distinct charge and lien on each Lot.

7.9 Future Sections. The Association shall use the proceeds of the maintenance fund for the use and benefit of all residents of the property presently within its jurisdiction and all subsequent sections of the CONCORD BRIDGE Subdivision; provided, however, that each future section of the CONCORD BRIDGE Subdivision, to be entitled to the benefit of this maintenance fund, must be impressed with and subjected to the annual maintenance charge and assessment on a uniform, per Lot, basis equivalent to the maintenance charge and assessment imposed hereby, and further made subject to the jurisdiction of the Association. Upon submission and approval by the Federal Housing Administration and/or the Veterans Administration of a general plan of the entire development, and approval of each stage of development, such future sections of the CONCORD BRIDGE subdivision may be annexed, without the consent of the members.

ARTICLE VIII

GENERAL PROVISIONS

8.1 Term. These covenants shall run with the land and shall be binding upon all parties and all persons claiming under them for a period of forty (40) years from the date these covenants are recorded, after which time said covenants shall be automatically

extended for successive periods of ten (10) years each, unless an instrument signed by a majority of the then owners of the Lots has been recorded agreeing to change or terminate said covenants in whole or in part. The terms and provisions of these Restrictions may be amended at any time when an instrument setting forth said changes and signed by those persons holding a majority of votes in the Association is placed on record in the Official Public Records of Real Property of Harris County, Texas.

8.2 Enforcement. The Association or any Owner or the Declarant, its successors and assigns, shall have the right to enforce by any proceeding at law or in equity all easements, restrictions, conditions, covenants, reservations, liens and charges now or hereafter imposed by the provisions of these deed restrictions, and in connection therewith shall be entitled to recover from the defendant therein all reasonable attorney's fees. Failure by the Association or by any Owner to enforce any covenant or restrictions herein shall in no event be deemed a waiver of the right to do so thereafter. It is hereby stipulated that the failure or refusal of any Owner or other occupant to comply with the terms and provisions hereof would result in irreparable harm to Declarant and to the Association. Thus, the breach of any of these provisions may not only give rise to any action for damages at law but also may be enforced with injunctive relief (i.e., restraining orders and/or injunctions) in any court of competent jurisdiction, upon the proof of the existence of a violation or attempted or threatened violation, but without the necessity of proof of inadequacy of legal remedies or irreparable harm.

8.3 Severability. Invalidation of any one of these covenants by judgment or other court order shall in no ways affect any of the other provisions which shall remain in full force and effect.

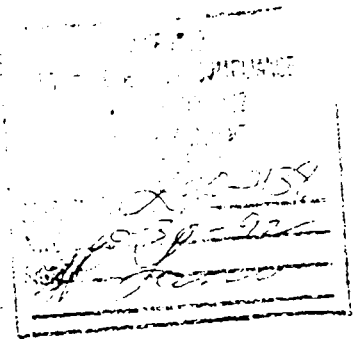
8.4 FHA/VA Approval. So long as the Declarant, its successors and assigns, are in control of the CONCORD BRIDGE HOMEOWNER' ASSOCIATION, the following actions will require the prior approval of the Federal Housing Administration and/or the Veterans Administration: annexation of additional properties; dedication of Common Area, and amendment of this Declaration of Covenants, Conditions, and Restrictions.

EXECUTED this 2ND day of November, 1992.

AMERICAN GENERAL REALTY INVESTMENT CORPORATION, a Texas corporation

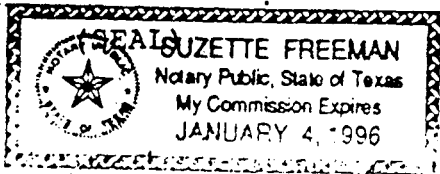
By: [Signature]
Donald H. Nicholas
Title: Vice President

102



THE STATE OF TEXAS §
COUNTY OF HARRIS §

This instrument was acknowledged before me on the 2nd day of November, 1992 by Donald H. Nicholas, Vice President of American General Realty Investment Corporation, a Texas corporation, on behalf of said corporation.



[Signature]
Notary Public in and for
the State of Texas

Suzette Freeman
Name printed or typed
My commission expires: 1/2/96

FILED
93 JAN -8 PM 4: 16
COUNTY OF HARRIS
HARRIS COUNTY, TEXAS

WEST LITTLE YORK PROPERTY OWNERS ASSOCIATION

ELECTION TO INCLUDE ADDITIONAL PROPERTY (CONCORD BRIDGE, SECTION SIX)

American General Realty Investment Corporation, the owner of the property described on Exhibit "A" attached hereto, hereby elects to subject such property to all the provisions of that certain Agreement Establishing Restrictions and Maintenance Charge dated April 4, 1983 and filed under County Clerk's File No. H918186 and recorded in the Official Public Records of Real Property of Harris County, Texas (the "Restrictions"). The undersigned hereby consents to the foregoing and designates such property described on Exhibit "A" as being subject to the Restrictions.

AMERICAN GENERAL REALTY INVESTMENT CORPORATION, a Texas corporation

By: [Signature]
Donald H. Nicholas
Its: Vice President

291-646
5-17-91

THE STATE OF TEXAS §
COUNTY OF HARRIS §

This instrument was acknowledged before me on the 2nd day of May, 1991 by Donald H. Nicholas, Vice President of American General Realty Investment Corporation, a Texas corporation, on behalf of said corporation.

(SEAL)

[Signature]
Notary Public in and for
the State of Texas

Name printed or typed
My commission expires:

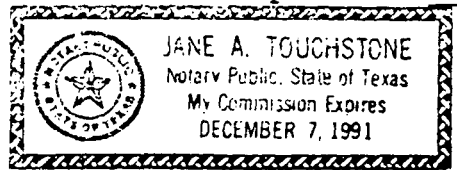


EXHIBIT "A"

All of Concord Bridge, Section Six, a subdivision of land in Harris County, Texas according to the plat thereof recorded in Volume 334, Page 114 of the Map Records of Harris County, Texas. *lee*

FILED FOR RECORD
8:30 A.M.

JUL 31 1991

Quita Rodheimer
County Clerk, Harris County, Texas

ANY PROVISION HEREIN WHICH RESTRICTS THE SALE, RENTAL, OR USE OF THE DESCRIBED REAL PROPERTY BECAUSE OF COLOR OR RACE IS INVALID AND UNENFORCEABLE UNDER FEDERAL LAW
THE STATE OF TEXAS }
COUNTY OF HARRIS }
I hereby certify that this instrument was FILED in File Number Sequence on the date and at the time stamped hereon by me; and was duly RECORDED, in the Official Public Records of Real Property of Harris County, Texas on

JUL 31 1991



Quita Rodheimer
COUNTY CLERK,
HARRIS COUNTY, TEXAS